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\*Admitted only in Maryland  
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\*Practice limited to  
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**Art Unit 3694**

**Attn: Mail Stop Amendment**

Re: U.S. Utility Patent Application  
Application No. 10/750,030; Filed: December 31, 2003  
For: **Method and Apparatus for Automatically Processing Invoiced  
Payments with Selectable Payment Terms**  
Inventors: STANIAR *et al.*  
Our Ref: 2348.0050000

Sir:

Transmitted herewith for appropriate action is the Reply to Restriction Requirement.  
This document is being filed electronically through EFS-Web.

In the event that extensions of time are necessary to prevent abandonment of this patent application, then such extensions of time are hereby petitioned.

The U.S. Patent and Trademark Office is hereby authorized to charge any fee deficiency, or credit any overpayment, to our Deposit Account No. 19-0036.

Respectfully submitted,

STERNE, KESSLER, GOLDSTEIN & FOX P.L.L.C.

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MKH/CAC/mls  
Enclosure(s)  
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